

How to Get Health Coverage Through

Maryland Health Connection

A service of Maryland Health Benefit Exchange





What is Maryland Health Connection?

Coverage for all Marylanders who need health insurance

- Maryland Health Connection is our state's official health insurance marketplace.
- Maryland Health Connection.gov offers enrollment in quality health and dental insurance that fits your needs and budget.
- It's the **only** place to get financial help with health coverage.









You may enroll in...

1. Free or low cost coverage through Medicaid or the Maryland Children's Health Program (MCHP), with continuous enrollment throughout the year.

OR

 Private health insurance including CareFirst and Kaiser Permanente with financial help to lower the cost.







Health & Dental Coverage

- Maryland Health Connection also offer dental plans. You can buy a dental plan even if you don't get a health plan.
- All health plans are required to offer pediatric dental, so your children are covered.



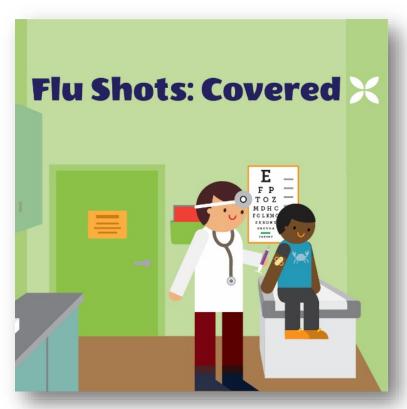
Coverage Benefits



Essential Health Benefits

All qualified health plans offered through Maryland Health Connection provide these "essential health benefits," which include:

- Preventive Care
- Maternity & Newborn Care
- Emergency Care
- Pediatric Care
- Hospitalization
- Mental Health Care
- Prescription Drugs
- Substance Use Disorder Treatment
- Doctor Visits
- Laboratory Tests



Preventive Care



Plans Cover Free Preventive Care

- Plans through Maryland Health Connection must cover preventive services for adults and children without charging a copayment or coinsurance.
- This is true even if you haven't met your yearly deductible.
- The preventive services are free only when delivered by a doctor or other provider in your plan's network.







Many Marylanders qualify

- Financial help, in the form of tax credits, helps individuals and families afford health insurance.
- 9 out of 10 Marylanders who enrolled last year received financial help.
- A single person earning up to \$47,080 a year and a family of four earning up to \$97,000 a year may qualify for financial help.







Special Enrollment Period

- Usually you can only enroll in a private health plan through Maryland Health Connection during a set time — open enrollment.
- But if you recently experienced a big change in your life, a qualifying life event, you may be able to enroll in a new plan or change your plan any time of year.
- You have 60 days from the life event to enroll in coverage during this special enrollment period.







Special Enrollment Period

- Changes in income or losing health coverage through your employer may qualify as a life event, allowing you to enroll in a private health plan outside of open enrollment.
- You can enroll in Medicaid any time of the year if you qualify, even if you haven't experienced a life event.

Life Events



Losing existing coverage



Turning 26



Changes in income



Getting married or divorced



Moving to Maryland



Having a baby

Enroll Now



How to enroll:

- Enroll online at <u>MarylandHealthConnection.gov</u>
- 2. Find free in-person help at MarylandHealthConnection.gov/help
- 3. Call 1-855-642-8572 (TTY 1-855-642-8573)
- 4. Download the free "Enroll MHC" mobile app to enroll on your phone/tablet.



Free In-Person Help Is Available



Get Help Near You

Allegany, Garrett and Washington Counties

Western Maryland Health Insurance Connector www.wmdhealthconnect.org

1-888-202-0212

Anne Arundel, Baltimore City, Baltimore, Carroll, Frederick and Howard Counties

HealthCare Access Maryland

www.hcamaryland.org

Prince George's County

Prince George's County Health Connect www.pgchealthconnect.org

301-927-4500

410-500-4710

Montgomery County

Montgomery County Health Connection www.montgomeryhealthconnection.org 240-777-1815

Caroline, Cecil, Dorchester, Harford, Kent, Queen Anne's and Talbot Counties

Seedco

www.seedco.org/affordable-health-caremaryland

1-866-492-6057

Calvert, Charles, and St. Mary's Counties Seedco

<u>www.seedco.org/affordable-health-care-maryland</u>

1-855-339-3007

Somerset, Wicomico and Worcester Counties

Lower shore Health Insurance Assistance Program

www.lowershorehealth.org

1-855-445-5540

Questions? Thank You!